

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

RASHAD OMAR THOMPSON

CASE NO: 24-13653

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 4/16/2025, I did cause a copy of the following documents, described below,
Hearing Notice and Application for Compensation

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/16/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

RASHAD OMAR THOMPSON

CASE NO: 24-13653

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 4/16/2025, a copy of the following documents, described below,
Hearing Notice and Application for Compensation

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/16/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

AFFIRM INC
ATTN BANKRUPTCY
650 CALIFORNIA ST
SAN FRANCISCO CA 94108-2716

CAINE WEINER
ATTN BANKRUPTCY
5805 SEPULVEDA BLVD
SHERMAN OAKS CA 91411-2546

COVINGTON CREDIT
ATTN BANKRUPTCY
PO BOX 1947
GREENVILLE SC 29602-1947

FIRST HERITAGE
101 N MAIN ST STE 600
GREENVILLE SOUTH CAROLINA 29601-4846

IMAGINE CREDIT
PO BOX 105814
ATLANTA GA 30348-5814

JJ MARSHALL
28820 MOUND ROAD
WARREN MI 48092-5510

(P)ZENRESOLVE LLC
JEFF BRONSON
2770 MISSION RANCHERIA RD 315
LAKEPORT CA 95453-9612

LOAN MAX TITLE LOAN
102 MS 12
STARKVILLE MS 39759

MONEY MATTERS
2611 JEFFERSON ST
MACON MS 39341-2230

MONEY TYME
1920 HWY 45 N
COLUMBUS MS 39705-1923

NATIONAL CREDIT ADJUST
PO BOX 3023
HUTCHINSON KS 67504-3023

NATIONAL CREDIT ADJUSTERS LLC
ATTN BANKRUPTCY DEPARTMENT
PO BOX 3023
HUTCHINSON KS 67504-3023

ONEPROGRESS
PO BOX 513717
LOS ANGELES CA 90051-3717

(P)OOPORTUN INC
PO BOX 560880
THE COLONY TX 75056-0880

(P)PERPAY INC
ATTN CONOR HORAN
2400 MARKET STREET SUITE 300
PHILADELPHIA PA 19103-3033

(P)POSSIBLE FINANCIAL INC
PO BOX 98686
LAS VEGAS NV 89193-8686

QUANTUM3 GROUP LLC AS AGENT FOR
SADINO FUNDING LLC
PO BOX 788
KIRKLAND WA 98083-0788

(P)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOULA LA 70454-8318

~~EXCLUDE~~

~~THOMAS C ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767~~

(P)SELF INC
901 E 6TH STREET SUITE 400
AUSTIN TX 78702-3241

SOARIAN CREDIT UNION
2250 KENLY AVE
SAN ANTONIO TX 78236-5649

T MOBILETMOBILE USA INC
BY AIS INFOSOURCE LP AS AGENT
PO BOX 248848
OKLAHOMA CITY OK 73124-8848

DEBTOR
RASHAD OMAR THOMPSON
849 MOTLEY RD
COLUMBUS MS 39701-9506

~~EXCLUDE
U S TRUSTEE
501 EAST COURT STREET SUITE 6430
JACKSON MS 39201-5022~~

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

CANADA
UNCLE WARBUCKS
1329 D ARENA ROAD LOT 110
KAHNAWAKE QUEBEC J0L1B0

UNCLE WARBUCKS
40 E MAIN STREET
NEWARK DE 19711-4639

UPSTART LOAN
PO BOX 1503
SAN CARLOS CA 94070-7503

VERIZON
BY AIS INFOSOURCE LP AS AGENT
PO BOX 4457
HOUSTON TX 77210-4457

VERIZON WIRELESS
ATTN BANKRUPTCY
500 TECHNOLOGY DR
STE 599
WELDON SPRINGS MO 63304-2225

WEBBANK
PO BOX 105555
ATLANTA GA 30348-5555

(P)W6LS INC
ATTN WITHU LOANS
10600 S PENNSYLVANIA AVE STE 16 828
OKLAHOMA CITY OK 73170-4257

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

In Re: Rashad Omar Thompson
Debtor(s)

)
)
)
)
)

Case No.: 24-13653-SDM
Chapter: 13
Judge: Selene D. Maddox

PLEASE TAKE NOTICE that a hearing will be held at

Cochran U.S. Bankruptcy Courthouse, 703 Highway 145 North,
Aberdeen, MS 39730

on 6/3/25 at 10:30 AM

Responses Due: 5/12/25

to consider and act upon the following:

21 – Second Application for Compensation for Thomas C. Rollins Jr., Debtor's
Attorney, Fee: \$3288.00, Expenses: \$155.04. Filed by Thomas C. Rollins Jr..
(Attachments: # 1 Exhibit A # 2 Exhibit B # 3 Exhibit) (Rollins, Thomas)

Should any party receiving this notice respond or object to said motion such response or objection is required to be filed with the Clerk of this court and served on the Attorney for Movant on or before said response due date. If any objection or response is filed, an evidentiary hearing will be held on the above mentioned date regarding any facts not stipulated to by the parties. If no objection or response is filed, the Court may consider said motion immediately after the objection or response due date. Please note that a corporation, partnership, trust, or other business entity, other than a sole proprietorship, may appear and act in Bankruptcy Court only through a licensed attorney.

A copy of the motion is required to be served pursuant to Rules 9013 and 9014. THE MOVING PARTY'S ATTORNEY IS REQUIRED BY THE STANDING ORDER TO PERFORM NOTICING AS TO SAID MOTION, THE NOTICE OF HEARING, AND THE OBJECTION DEADLINE, ACCORDING TO THE TERMS OF SAID STANDING ORDER. Please see the Standing Order available at:
http://www.msnb.uscourts.gov/sites/msnb/files/so_notic_revised.pdf

Dated: 4/16/25

Shallanda J. Clay
Clerk, U.S. Bankruptcy Court
BY: CLD
Deputy Clerk

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Rashad Omar Thompson, Debtor

**Case No. 24-13653-SDM
CHAPTER 13**

**SECOND APPLICATION FOR ALLOWANCE OF COMPENSATION AND
REIMBURSEMENT OF NECESSARY EXPENSES
FOR THOMAS C. ROLLINS, JR.**

COMES NOW, Thomas C. Rollins, Jr., (the “Applicant”) attorney for the Debtor, and files this *Second Application for Allowance of Compensation and Reimbursement of Necessary Expenses for Thomas C. Rollins, Jr.* and in support thereof, would respectfully show to this Honorable Court as follows, to-wit:

1. On November 18, 2024, Debtor filed a bankruptcy petition under Chapter 13 of the bankruptcy code.

FEE AGREEMENT

2. The Debtor and Thomas C. Rollins, Jr. of The Rollins Law Firm, PLLC (hereinafter “the firm”), have agreed to an hourly billing arrangement in lieu of this Court’s standard “no look” fee award. Per said agreement, attorney T.C. Rollins is billed at a rate of \$360.00 per hour while attorney Jennifer Calvillo is billed at a rate of \$360.00 per hour. Paralegals are billed at a rate of \$155.00 per hour. Legal Assistants bill at \$100.00 per hour. Said rates are reasonable and in keeping with community custom and standards for attorneys in this area.
3. Throughout its representation of the Debtor herein, Applicant has maintained itemized billing entries which are completed and maintained contemporaneously with the associated service(s) provided.

RETAINER

4. The Debtor herein did not provide a retainer.

FEES PAID TO DATE

5. The Court previously approved interim compensation in the amount of \$2,076.40 (Dk #17).
6. The trustee has disbursed \$773.90 on this claim as of April 15, 2025.

ADDITIONAL FEES REQUESTED

7. The time incurred and services provided by the firm since the filing of the previous fee application have resulted in Attorney's fees in the amount of \$1,242.50 and expenses in the amount of \$124.14 for a total of \$1,366.64. A detailed accounting of which is attached hereto as Exhibit "A".
8. This is the Applicants' second request for allowance of compensation for professional services rendered in this proceeding. This request covers the period from December 4, 2024 to April 15, 2025.

TOTAL FEES FOR SECOND APPROVAL

9. The time incurred and services provided by the firm during the pendency of this case have resulted in Attorney's fees in the amount of \$3,288.00 and expenses in the amount of \$155.04 for a total of \$3,443.04. A detailed accounting is attached hereto as Exhibit "B".

A. LODESTAR ANALYSIS

1. The prevailing hourly rate in the community under § 330

The Applicant requests fees based on the following hourly rates: \$360.00 for attorneys, \$155.00 for paralegals, and \$100.00 for legal assistants.

The hourly rates for attorneys with similar skills and experience as consumer bankruptcy attorneys can vary widely, typically ranging from \$200 to \$450 per hour. Due to the specialized nature of bankruptcy law, many attorneys are not proficient in this field. However, with 14 years of experience, approximately 4,000 bankruptcy cases filed, board certification in consumer bankruptcy law, and a strong community reputation, Thomas Rollins is well-qualified to command fees at the higher end of this range. Similarly, Jennifer Calvillo, who has 12 years of experience with the same firm, having worked on 90% of those 4,000 cases, holds board certification in consumer bankruptcy law, is highly regarded in the community, and is a partner in her firm, is equally positioned to charge at the upper end of this spectrum. The Applicants' paraprofessionals charge a blended rate of \$127.50 per hour, which is within the reasonable range for paraprofessional services.

2. Reasonable hours expended

While Chapter 11 lawyers may only be compensated for reasonable time expended that produce a material benefit to the estate, § 330(a)(B) provides that a chapter 13 debtor's attorney can be awarded reasonable compensation for representing the interests of the debtor, based on the benefit and necessity of such services to the debtor and the other factors found in § 330.

The services provided to the Debtor and the expenses incurred by the Applicant were essential for administering the bankruptcy case, safeguarding the Debtor's rights, and fulfilling the Applicant's obligations under the Bankruptcy Code.

An itemization of time is attached as Exhibit "B" and an affidavit of Applicant is attached as Exhibit "C".

3. Lodestar calculation

The lodestar amount for the Applicant's attorneys is \$2,232.00, reflecting 7.3 hours at an hourly rate of \$305.75.

For the Applicant's paraprofessionals, the lodestar amount is \$1,056.00, based on 10.1 hours at a blended rate of \$104.55 per hour.

Together, the total lodestar amount is \$3,288.00, representing a combined total of 17.4 hours at a blended rate of \$188.97 per hour.

B. ADJUSTMENTS TO LODESTAR

After determining the appropriate lodestar amount, the Court must decide whether the application of the § 330 factors and the Johnson factors warrant upward or downward adjustment.

1. § 330 Factors

The following § 330 factors were already discussed when determining the lodestar amount:

- (A) The time spent on such services;
- (B) The rates charged for such services;
- (C) Whether the compensation is reasonable based on the customary compensation charged by comparably skilled practitioners in cases other than cases under this title.

The remaining § 330 factors are discussed **below**:

- (D) Whether the services were necessary to the administration of, or beneficial at the time at which the service was rendered toward the completion of a case under this title;
 - a. The services provided to the Debtor and the expenses incurred by the Applicant were essential for administering the bankruptcy case, safeguarding the Debtor's rights, and fulfilling the Applicant's obligations under the Bankruptcy Code.
 - b. No adjustment is warranted.

(E) Whether the services were performed within a reasonable amount of time

commensurate with the complexity, importance, and nature of the problem, issue or task addressed;

- a. The Applicant did not devote excessive time to drafting schedules, pleadings, or conducting research. A significant amount of time was spent investigating the Debtor's financial situation and gathering the necessary documents for submission to the Trustee. This work was efficiently handled by legal assistants, who billed at \$100.00 per hour.
- b. No adjustment is warranted.

(F) With respect to a professional person, whether the person is board certified or

otherwise has demonstrated skill and experience in the bankruptcy field; and

- a. Both Thomas Rollins and Jennifer Calvillo are board-certified in consumer bankruptcy law by the American Board of Certification. In Mississippi, only five bankruptcy practitioners hold this certification, with three based in the state. Of these, two are with the Applicant's firm.
- b. The Applicant's extensive experience has already been addressed in the lodestar analysis.
- c. This factor was taken into account when setting the Applicant's hourly rate, but otherwise supports an upward adjustment.

2. Johnson Factors

The following *Johnson* factors were already discussed when determining the lodestar amount:

1. The time and labor required.
2. The novelty and difficulty of the questions presented.
3. The skill required to perform the legal services properly.
4. The customary fee in the community.
5. Whether the fee is fixed or contingent.
6. The experience, reputation, and ability of the attorneys.

The remaining *Johnson* factors are discussed **below**:

7. The preclusion of other employment by the attorney due to acceptance of the case.
 - a. Not Applicable.
 - b. No adjustment is warranted.
8. Time limitations imposed by the client or circumstances.
 - a. Not Applicable
 - b. No adjustment is warranted.
9. The amount involved and the results obtained.
 - a. This factor was already discussed in the § 330 analysis (Whether the services were necessary to the administration of, or beneficial at the time at which the service was rendered toward the completion of a case under this title;)
 - b. No adjustment is warranted.
 - c.
10. The undesirability of the case.
 - a. While this case is no less desirable than other chapter 13 cases, when compared to the broader legal community chapter 13 cases have many elements that make them very undesirable.
 - b. **Client Non-Cooperation:** Debtors in Chapter 13 cases may have difficulty gathering the necessary financial documentation or adhering to the repayment plan, which increases the attorney's workload and the chances of case dismissal.
 - c. **Length of the Process:** Chapter 13 cases typically last 5 years, which may lead to diminished client interest and requires attorneys to remain vigilant for potential issues throughout the repayment period. Few practice areas demand such a long-term commitment, where a lawyer must predict an appropriate fee upfront. While some bankruptcy cases are confirmed and proceed smoothly, most require substantial additional work post-confirmation, including handling Motions to Dismiss or Motions for Relief.
 - d. **Risk of Dismissal:** If the debtor fails to make payments or meet other requirements of the repayment plan, the case may be dismissed, and the attorney may not be compensated for all of the work completed. Chapter 13 practitioners collect a shockingly low percentage of allowed fees in chapter 13 cases.
 - e. This factor weighs in favor of an upward adjustment.
11. The nature and length of the professional relationship with the client.
 - a. Applicant had no prior professional relationship with the client prior to their engagement in this matter.
 - b. No adjustment is warranted.

12. Awards in similar cases

- a. The “market rate” of \$4,000.00 is a distorted figure, as attorneys are pressured to accept it to avoid the burdensome fee application process, rather than reflecting a true market rate.
- b. Under § 330(a)(3)(F), the Court is instructed to compensate bankruptcy attorneys at a rate comparable to that of similarly skilled and experienced **non-bankruptcy attorneys**.
- c. This is only one of the twelve Johnson factors. If the Court determines that a downward adjustment is warranted, this factor should be considered alongside the other § 330 and Johnson factors which favor an upward adjustment of the lodestar.
- d. Market rates have been addressed in the lodestar analysis, and no additional adjustment is necessary.

WHEREFORE, PREMISES CONSIDERED, Applicant requests that this Court enter an Order awarding reasonable attorneys’ fees for the professional services rendered herein and authorizing and directing Debtor to pay said attorneys’ fees and expenses. Applicants pray for general relief.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MSBN 103469)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Application for Compensation was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.



INVOICE

Invoice # 7805
Date: 04/15/2025
Due On: 05/15/2025

The Rollins Law Firm, PLLC

P.O. Box 13767
Jackson, MS 39236
United States

Rashad Omar Thompson

05602-Thompson Rashad Omar

Services

Type	Attorney	Date	Notes	Quantity	Rate	Total
Service	KR	12/04/2024	Drafted and reviewed the invoice for attorney fees, expense fees, the attorney hours and the legal aid hours for the lodestar	0.30	\$0.00	\$0.00
Service	KR	12/04/2024	Prepared all activities for upload to Lexus and reviewed the summary for the Application for Compensation	0.30	\$0.00	\$0.00
Service	KR	12/04/2024	Draft Fee Application and Proposed Order: Drafted the Application for Compensation and the Proposed Order	0.40	\$0.00	\$0.00
Service	TR	12/04/2024	Review and approve fee app drafted by KR	0.10	\$0.00	\$0.00
Service	JAC	12/05/2024	Review: Proof of Claim 24-13653-SDM Kali LLC dba Condor Credit Document # 4	0.10	\$360.00	\$36.00
Service	TR	12/05/2024	Review: 24-13653-SDM Financial Management Course Certificate Document# 12	0.10	\$0.00	\$0.00
Service	JAC	12/06/2024	Review: Proof of Claim 24-13653-SDM BAPTIST URGENT CARE Document # 5	0.10	\$360.00	\$36.00
Service	KR	12/06/2024	Received and reviewed the Affidavit for the Application for Compensation; prepared the Application for Compensation, the 2 exhibits and the Proposed Order for upload to the	0.10	\$0.00	\$0.00

court						
Service	TR	12/06/2024	Review: 24-13653-SDM Order for Certificate of Service Document# 15	0.10	\$0.00	\$0.00
Service	TR	12/06/2024	Review: 24-13653-SDM Hearing Set (Document) Document# 14	0.10	\$0.00	\$0.00
Service	KR	12/09/2024	Reviewed court docket for Hearing Notice; prepared the Hearing Notice, Application for Compensation, and the Exhibits for upload to Certificate of Service	0.20	\$0.00	\$0.00
Service	KR	12/09/2024	Reviewed Declaration of Mailing from Certificate of Service; prepared the Hearing Notice, the Application and the Exhibits for upload to the court	0.10	\$155.00	\$15.50
Service	JAC	12/10/2024	Review: Proof of Claim 24-13653-SDM Money Matters Document # 6	0.10	\$360.00	\$36.00
Service	JAC	12/11/2024	Review: Proof of Claim 24-13653-SDM CCF of Mississippi LLC Document # 7	0.10	\$0.00	\$0.00
Service	JAC	12/11/2024	Review: Proof of Claim 24-13653-SDM Lend Nation Document # 8	0.10	\$360.00	\$36.00
Service	VM	12/11/2024	Contact Debtor (Text/Email): Drafted text message to debtor inquiring if their wages have started garnishing for their payments.	0.10	\$100.00	\$10.00
Service	JAC	12/12/2024	Review: Proof of Claim 24-13653-SDM Uncle Warbucks Document # 9	0.10	\$360.00	\$36.00
Service	VM	12/16/2024	Call Debtor: Phone conference with debtor after reviewing text message from debtor informing us wage order had not started. Drafted email to debtor to provide Court order to employer. Reviewed paystubs to determine when is next pay date, moved task to then.	0.20	\$100.00	\$20.00
Service	KR	12/16/2024	Reviewed email memo from VM re: court summons; reviewed court summons from Family Choice; merged with client documents; reviewed court docket for plan and matrix	0.10	\$155.00	\$15.50
Service	KR	12/16/2024	Drafted Post Petition Lawsuit Letter for the Court Summons the debtor	0.20	\$155.00	\$31.00

received from Family Choice						
Service	KR	12/16/2024	Drafted email memo to VM providing the Post Petition Lawsuit Letter for her print and mail	0.10	\$155.00	\$15.50
Service	JAC	12/17/2024	Review: Proof of Claim 24-13653-SDM Money Tyme Document # 10	0.10	\$360.00	\$36.00
Service	JAC	12/17/2024	Review: Proof of Claim 24-13653-SDM Internal Revenue Servi Document # 11	0.20	\$360.00	\$72.00
Service	JAC	12/17/2024	Review: Proof of Claim 24-13653-SDM WebBank Document # 12	0.10	\$0.00	\$0.00
Service	VM	12/17/2024	Administrative - non-billable work: Spoke with KR to confirm debtor is still coming to office, added event to calendar	0.10	\$100.00	\$10.00
Service	TR	12/18/2024	Reviewed and signed letter to Family Choice Financial and Oktibbeha County Justice Court.	0.10	\$360.00	\$36.00
Service	TR	12/19/2024	Review: Proof of Claim 24-13653-SDM Family Choice Financial, Inc Document # 13	0.10	\$360.00	\$36.00
Service	KR	12/19/2024	Prepared debtor for in office Meeting of Creditors	0.20	\$155.00	\$31.00
Service	TR	12/19/2024	Attend 341	0.80	\$360.00	\$288.00
Service	JAC	12/23/2024	Review: Proof of Claim 24-13653-SDM US Department of Education/MOHELA Document # 14	0.10	\$360.00	\$36.00
Service	VM	12/26/2024	Drafted text message to debtor to determine if his wages were garnished or not.	0.10	\$100.00	\$10.00
Service	VM	12/31/2024	Contact Debtor (Text/Email): Reviewed text message from debtor, informing me Wage Order is set to start January 2nd. Replied to debtor.	0.10	\$100.00	\$10.00
Service	JAC	01/03/2025	Review: Proof of Claim 24-13653-SDM LoanMax, LLC Document # 15	0.20	\$360.00	\$72.00
Service	TR	01/07/2025	Review: 24-13653-SDM Order on Application for Compensation Document# 17	0.10	\$0.00	\$0.00
Service	JAC	01/07/2025	Review: Proof of Claim	0.10	\$360.00	\$36.00

24-13653-SDM National Credit Adjusters, LLC Document # 16						
Service	TR	01/14/2025	Review: 24-13653-SDM Order Confirming Chapter 13 Plan Document# 19	0.10	\$0.00	\$0.00
Service	JAC	01/21/2025	Review: Proof of Claim 24-13653-SDM Verizon Document # 18	0.10	\$0.00	\$0.00
Service	JAC	01/21/2025	Review: Proof of Claim 24-13653-SDM Quantum3 Group LLC as agent for Document # 17	0.10	\$360.00	\$36.00
Service	JAC	01/21/2025	Review: Proof of Claim 24-13653-SDM Jefferson Capital Systems LLC Document # 19	0.10	\$0.00	\$0.00
Service	JAC	01/24/2025	Review: Proof of Claim 24-13653-SDM JJ MARSHALL Document # 20	0.10	\$360.00	\$36.00
Service	JAC	01/24/2025	Review: Proof of Claim 24-13653-SDM First Heritage Document # 21	0.10	\$0.00	\$0.00
Service	JAC	01/28/2025	Review claims register to determine if additional claims are needed	0.20	\$360.00	\$72.00
Service	SA	03/21/2025	Crystal from Republic Finance called requesting insurance information for client's vehicle; drafted email to VM to advise of this and to follow up with Crystal once received.	0.10	\$100.00	\$10.00
Service	VM	03/24/2025	Returned voicemail from Republic finance and requested what information is needed, she is needing car insurance for Camero, called debtor to confirm what is needing.	0.10	\$100.00	\$10.00
Service	VM	03/27/2025	Review email from debtor: Received email from debtor with proof of insurance, called Republic to request email from crystal, representative who called me, and sent email to her.	0.20	\$100.00	\$20.00
Service	TR	04/11/2025	Review and revise itemizations	0.10	\$360.00	\$36.00
Service	KR	04/15/2025	Reviewed court docket for previous order and invoice; reviewed Trustee's website to verify amount of attorney fees paid; drafted 1st part of the Application for Compensation and the Lodestar; prepared all information for estimated cost of mailing	0.40	\$155.00	\$62.00

Services Subtotal \$1,242.50

Expenses

Type	Date	Notes	Quantity	Rate	Total
Expense	12/09/2024	Mailing Expense (certificateofservice.com)	1.00	\$55.44	\$55.44
Expense	12/18/2024	Postage: Mailed letter to Family Choice Financial and Oktibbeha County Justice Court.	2.00	\$0.69	\$1.38
Expense	04/15/2025	Estimated Mailing Expense for 2nd Application for Compensation (certificateofservice.com)	1.00	\$67.32	\$67.32
Expenses Subtotal					\$124.14

Time Keeper	Position	Quantity	Rate	Total
Jennifer Curry Calvillo	Attorney	1.6	\$360.00	\$576.00
Jennifer Curry Calvillo	Attorney	0.5	\$0.00	\$0.00
Thomas Rollins	Attorney	1.1	\$360.00	\$396.00
Thomas Rollins	Attorney	0.6	\$0.00	\$0.00
Shaton Andrews	Non-Attorney	0.1	\$100.00	\$10.00
Vanessa Martinez	Non-Attorney	0.9	\$100.00	\$90.00
Kerri Rodabough	Non-Attorney	1.1	\$155.00	\$170.50
Kerri Rodabough	Non-Attorney	1.3	\$0.00	\$0.00
Subtotal				\$1,366.64
Total				\$1,366.64

Detailed Statement of Account

Other Invoices

Invoice Number	Due On	Amount Due	Payments Received	Balance Due
7303	01/03/2025	\$2,076.40	\$0.00	\$2,076.40

Current Invoice

Invoice Number	Due On	Amount Due	Payments Received	Balance Due
7805	05/15/2025	\$1,366.64	\$0.00	\$1,366.64
Outstanding Balance				\$3,443.04
Total Amount Outstanding				\$3,443.04

Please fill out the fields below to get an estimate of what your mailing project will cost.

- 1 How many PAGES are in the document(s) you intend to upload? pages
Our rate is dependant on the number of pages you are intending to upload. Simply look at the page count in your pdf document(s) and input that number of pages in the box at right.
- 2 How many parties will be receiving your documents? parties
This is another way of asking how many envelopes will we have to stuff?
- 3 We will print on both sides of the sheet.
We print on both sides of the sheet to reduce cost and weight. Printing on only one side of the sheet will quickly increase the cost of the postage incurred.
- 4 We will print your documents 1 page per side.

Disclaimer & User Agreement:

jobs are billed at twenty five cents per page with no discounts for postage or volume. If you have a Rush Job or Certified Mailing Job and need an estimate, please contact us directly at 509 412 1356. We will be happy to provide you with a quote at no charge. This estimate program assumes you have a Postal Acknowledgment Form (PAF) on file with us and that you are a registered user. If you need to fill out a PAF form in order to get your discounted postage rate, click here.

[Get Estimate!](#)

Results will output below.

Print rate charge includes (1) the preparation and printing of the documents for mailing, (2) the preparation and printing of the necessary envelopes for the mailing, (3) the folding and insertion of the documents into the envelope, (4) the sealing of the envelope, (5) the affixing of the proper first class postage on the envelope, (6) pre-sorting the envelopes for delivery to the USPS - Business Mail Entry Unit, and (7) the preparation and electronic delivery of our proof of service document for filing on Pacer/ECF.

108
Date and Time: Tue Apr 15 2025 10:22:28 GMT-0500 (Central Daylight Time)
Total Pages to Print: 216
Sheets Per Envelope 3
First Class Postage Rate \$ 0.73
Print Rate: \$ 0.19
Printing Cost: \$ 41.04
Postage Cost: \$ 26.28
Total Cost: \$ 67.32

[Print This Estimate](#)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Rashad Omar Thompson, Debtor

**Case No. 24-13653-SDM
CHAPTER 13**

SECOND ACCOUNTING OF ATTORNEY'S FEES EXHIBIT B

Attorney's Fees	Expenses	Total Fees/Expenses	Docket #	Date of Order
\$2,045.50	\$30.90	\$2,076.40	17	01/06/2025
\$1,242.50	\$124.14	\$1,366.64	n/a	n/a
\$3,288.00	\$155.04	\$3,443.04		



INVOICE

Invoice # 7303
Date: 12/04/2024
Due On: 01/03/2025

The Rollins Law Firm, PLLC

P.O. Box 13767
Jackson, MS 39236
United States

Rashad Omar Thompson

05602-Thompson Rashad Omar

Services

Type	Attorney	Date	Notes	Quantity	Rate	Total
Service	VM	09/30/2024	Call Debtor: Attempted to call debtor to ask for full legal name and social security details to pull credit report, no response. Left voicemail	0.10	\$100.00	\$10.00
Service	VM	09/30/2024	Incoming Call: Debtor called back, got needed information from debtor.	0.10	\$100.00	\$10.00
Service	BM	10/02/2024	Draft email to client to review credit report and provide us with a any debts not included in the report: Reviewed credit report and selected debts to import/exclude; drafted e-mail to debtors attaching credit report for review.	0.10	\$155.00	\$15.50
Service	VM	10/03/2024	Contact Debtor (Text/Email): Reviewed debtors credit report in search of student loans. Found student loans and drafted email to debtor with instructions on how to get us the documents for filing.	0.10	\$100.00	\$10.00
Service	VM	10/04/2024	Review and organize documents provided by debtor: Reviewed bank statements, pay, tax, etc. to determine if there was anything missing or if I had to ask questions regarding a subject. Drafted a list of questions and needed bank statements and pay. Phone conference with debtor to inform him of needed documents	1.00	\$100.00	\$100.00
Service	VM	10/08/2024	Reviewed and organized student loan documents into client documents file.	0.10	\$100.00	\$10.00

Service	VM	10/09/2024	Incoming Call: Debtor called to inquire about list of needed bank statements, sent to him. As well as informed him, he will need to continue paying for services he wants to keep.	0.10	\$100.00	\$10.00
Service	VM	10/10/2024	Incoming Call: Debtor called in regards to some bank statements I requested from him, he informed me those accounts were closed	0.10	\$100.00	\$10.00
Service	VM	10/15/2024	Review email from debtor: Reviewed bank statements, paystubs, and Driver's license/Social Security debtor sent, reviewed and organized into client documents folder. Phone conference with debtor to request needed bank statements	0.50	\$100.00	\$50.00
Service	VM	10/16/2024	Review email from debtor: Debtor sent needed chime bank statements to me, reviewed and uploaded into debtor's folder.	0.20	\$100.00	\$20.00
Service	BM	10/17/2024	Reviewed file to determine if we have all documents needed for attorney review, information on owed state taxes and a title loan still needed. Sent list to legal assistant.	0.30	\$155.00	\$46.50
Service	BM	10/18/2024	Input Case - prepare petition, review and select debts to import from credit report, add debts in information packet not on credit report	0.20	\$155.00	\$31.00
Service	BM	10/21/2024	Input Case-began preparation of Schedule A/B, SOFA, schedule I/J, Form 122	0.60	\$155.00	\$93.00
Service	VM	10/21/2024	Call Debtor: Phone conference with debtor regarding questions BM had, organized previous documents saved in clients folder.	0.10	\$100.00	\$10.00
Service	VM	10/22/2024	Contact Debtor (Text/Email): Drafted email to debtor sending them the matrix to confirm their creditors.	0.10	\$100.00	\$10.00
Service	VM	10/22/2024	Review email from debtor: Reviewed statements debtor sent to me, organized and uploaded bank statements and pay, updated Harvesting Document task.	0.20	\$100.00	\$20.00
Service	BM	10/23/2024	Reviewed debtor's file to ensure we have all October paystubs to prepare for case to be filed in November. Still need 10/24 stub for Noxubee job, sent memo	0.10	\$155.00	\$15.50

to legal assistant.						
Service	VM	10/25/2024	Review email from debtor: Reviewed email from debtor confirming all debts were listed on matrix	0.10	\$100.00	\$10.00
Service	JAC	10/25/2024	Input Case - review & revise drafted petition, schedules prepared by BM. send back to bm for updates	0.30	\$360.00	\$108.00
Service	VM	10/25/2024	Contact Debtor (Text/Email): Drafted text message to debtor to send needed paystub	0.10	\$100.00	\$10.00
Service	VM	10/28/2024	Review email from debtor: Review email from debtor, organized and updated paystubs	0.10	\$100.00	\$10.00
Service	VM	10/28/2024	Call Debtor: Phone conference with debtor to request additional information needed for attorney review	0.10	\$100.00	\$10.00
Service	VM	10/28/2024	Review email from debtor: Reviewed email from debtor to update General Information Packet.	0.10	\$100.00	\$10.00
Service	VM	11/01/2024	Call Debtor: Attempted to call debtor regarding the Credit Counseling Course being incomplete, no response. Drafted text message to debtor to complete as soon as possible.	0.10	\$100.00	\$10.00
Service	KAR	11/01/2024	Incoming Call: Telephone conference with debtor informing him that he needs to complete his CCC as soon as possible as well as informed him that he would need to complete the course on a computer and to be sure to do the counseling session at the end of the course or it would not be considered as completed	0.10	\$100.00	\$10.00
Service	KAR	11/01/2024	Contact Debtor (Text/Email): Drafted text to debtor to instruct him to just click continue on the first page he is taken to after clicking "START NOW" to be directed to the correct CCC course	0.10	\$100.00	\$10.00
Service	JAC	11/01/2024	Input Case - prepare MT for November signing, calculate deductions. Prepare I and J. Run chapter 13 plan payment options based on MT	0.30	\$360.00	\$108.00
Service	BM	11/05/2024	Updated Schedule A/B with updated household goods page provided by debtor.	0.10	\$155.00	\$15.50
Service	VM	11/05/2024	Call Debtor: Phone conference with	0.20	\$100.00	\$20.00

			debtor to discuss more information needed for itemized list of property			
Service	JAC	11/07/2024	Input Case - review clio memo re: missing information rec'd on HG	0.10	\$360.00	\$36.00
Service	JAC	11/08/2024	Draft email to debtor with bankruptcy options	0.20	\$360.00	\$72.00
Service	KR	11/08/2024	Review email from debtor: Reviewed email from debtor stating that he would like to proceed with the filing of the chapter 13; drafted email to debtor informing him that I will notify the attorney and our office will be in contact with him soon to start the next step	0.10	\$155.00	\$15.50
Service	JAC	11/13/2024	Prepare signing docs	0.20	\$360.00	\$72.00
Service	TR	11/18/2024	Conference w/ client to review and revise petition, schedules, statements and plan, discussed student loan AP but decided not to pursue, discussed clients duties under the bankruptcy code	0.40	\$360.00	\$144.00
Service	JAC	11/18/2024	Make updates to schedules based on signing notes. Prepare & send final bk to debtor to review & sign	0.20	\$360.00	\$72.00
Service	JAC	11/18/2024	Prepare the petition, schedules, forms to file with the court. Download, review, & import CCC to best case. File everything with Court.	0.40	\$360.00	\$144.00
Service	BB	11/18/2024	Contact Debtor (Text/Email): Drafted text to debtor informing them of their case number and advising them to continue sending in pay stubs and bank statements until told otherwise.	0.10	\$100.00	\$10.00
Service	VM	11/19/2024	Reviewed Chapter 13 plan for plan payment information; drafted email to debtor providing her plan payment and information on what to do/expect after filing	0.10	\$100.00	\$10.00
Service	JAC	11/20/2024	Review: Proof of Claim 24-13653-SDM Republic Finance, LLC Document # 1	0.20	\$360.00	\$72.00
Service	VM	11/22/2024	Review email from debtor: Reviewed email from debtor inquiring on how to make trustee payments online, who his trustee is, and what district trustee is from, answered all. Sent instructions for TFS website after confirming with paralegal	0.20	\$100.00	\$20.00
Service	TR	11/22/2024	Review: 24-13653-SDM Order To Pay	0.10	\$360.00	\$36.00

Wages Document# 7						
Service	JAC	11/25/2024	Review: 24-13653-SDM Meeting of Creditors Document# 9	0.20	\$360.00	\$72.00
Service	JAC	11/25/2024	Prepare notice of filing plan, review plan to determine creditors in 3.2/3.4, research registered agents for notice	0.30	\$360.00	\$108.00
Service	KR	11/25/2024	Reviewed court docket for the filed Chapter 13 Plan and the Meeting of Creditors; drafted Confirmation Order; drafted email memo to TR re: review Confirmation Order	0.20	\$155.00	\$31.00
Service	TR	11/25/2024	Review and approve confirmation order drafted by KR	0.10	\$360.00	\$36.00
Service	KR	11/26/2024	Reviewed Meeting of Creditors, Plan and Notice of Plan; prepared the Notice of Plan and the Plan for upload to Certificate of Service	0.20	\$155.00	\$31.00
Service	KR	11/26/2024	Received and reviewed the Declaration of Mailing from Certificate of Service; prepared the Notice, the Plan and the Declaration of Mailing for upload to the court	0.10	\$155.00	\$15.50
Service	VM	11/27/2024	Reviewed and organized all bank statements, taxes, confirmation order and pay into the Trustee website.	0.50	\$100.00	\$50.00
Service	TR	12/02/2024	Review and revise itemizations	0.30	\$360.00	\$108.00
Service	KR	12/02/2024	CPA - Prepare and file certificate of compliance re: payment advices sent to Trustee: Drafted and prepared the Certification of Compliance of Filing of Payment Advices with Trustee for upload to the court	0.10	\$155.00	\$15.50
Service	JAC	12/03/2024	Review: Proof of Claim 24-13653-SDM T Mobile/T-Mobile USA Inc Document # 2	0.10	\$360.00	\$36.00
Service	JAC	12/03/2024	Review: Proof of Claim 24-13653-SDM Landmark Strategy Group, LLC Document # 3	0.10	\$360.00	\$36.00
Non-billable services						
Service	VM	10/22/2024	Updated debtors emergency contacts	0.10	\$100.00	\$10.00
Service	BM	10/28/2024	Administrative - non-billable work: Made changes in best case per the attorney.	0.30	\$155.00	\$46.50
Service	BM	10/28/2024	Updated Schedule A/B, SOFA, and Schedule F with information received	0.20	\$155.00	\$31.00

from debtor.						
Service	BM	10/29/2024	Administrative - non-billable work: Reviewed clients file to ensure we have all October paystubs	0.10	\$155.00	\$15.50
Service	VM	11/01/2024	Administrative - non-billable work: Chat memo with KAR to inform debtor he has to complete Credit Counseling Course as soon as possible	0.10	\$100.00	\$10.00
Service	VM	11/05/2024	Administrative - non-billable work: Drafted email to BM to determine if updated itemized list would suffice for her and JAC review	0.10	\$100.00	\$10.00
Service	JAC	11/11/2024	scan & upload Document: Initial - jens notes.pdf	0.10	\$360.00	\$36.00
Service	BM	11/13/2024	Drafted and emailed Ch 13 Fee Agreement (this fee agreement is to supersede the prior generic bankruptcy fee agreement previously signed by the client).	0.10	\$155.00	\$15.50
Service	BM	11/13/2024	Call Debtor: Call to debtor to schedule signing with the attorney.	0.10	\$155.00	\$15.50
Service	SA	11/18/2024	Administrative - non-billable work: Scanned and emailed signing checklist to JAC	0.10	\$100.00	\$10.00
Service	JAC	11/18/2024	Update Contact to match docket text	0.10	\$360.00	\$36.00
Service	SA	11/18/2024	Administrative - non-billable work: Changed Bucket to "Filed" in Lawmatics	0.10	\$100.00	\$10.00
Service	KR	11/19/2024	Telephone conference with VM re: Yellow Page and chapter 13 plan; reviewed plan in citrix	0.20	\$155.00	\$31.00
Service	VM	11/20/2024	Reviewed debtor's plan to determine if plan payments are by wage order or direct pay. Assigned task list.	0.10	\$100.00	\$10.00
Service	JAC	11/20/2024	Review: 24-13653-SDM Order and Notice of Deficiency Document# 5	0.10	\$360.00	\$36.00
Service	KR	11/25/2024	Review email from debtor: Reviewed email memo from TR re: Confirmation Order for Northern District Trustee	0.10	\$155.00	\$15.50
Services Subtotal						\$2,045.50

Expenses

Type	Date	Notes	Quantity	Rate	Total
Expense	11/26/2024	Mailing Expense (certificateofservice.com)	1.00	\$30.90	\$30.90
Expenses Subtotal					\$30.90

Time Keeper	Position	Quantity	Rate	Total
Jennifer Curry Calvillo	Attorney	2.6	\$360.00	\$936.00
Thomas Rollins	Attorney	0.9	\$360.00	\$324.00
Brooke Brueland	Non-Attorney	0.1	\$100.00	\$10.00
Vanessa Martinez	Non-Attorney	4.3	\$100.00	\$430.00
Breanne McDaniel	Non-Attorney	1.4	\$155.00	\$217.00
Kirsten Raimey	Non-Attorney	0.2	\$100.00	\$20.00
Kerri Rodabough	Non-Attorney	0.7	\$155.00	\$108.50
Subtotal				\$2,076.40
Total				\$2,076.40

Detailed Statement of Account

Current Invoice

Invoice Number	Due On	Amount Due	Payments Received	Balance Due
7303	01/03/2025	\$2,076.40	\$0.00	\$2,076.40
Outstanding Balance				\$2,076.40
Total Amount Outstanding				\$2,076.40

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Rashad Omar Thompson, Debtor

**Case No. 24-13653-SDM
CHAPTER 13**

AFFIDAVIT

I, Thomas C. Rollins, Jr., being first duly sworn, depose and state as follows:

1. I am an attorney licensed to practice law in the State of Mississippi and am one of the attorneys representing the debtor in the Chapter 13 case referenced in the attached Application.
2. I have personal knowledge of the matters stated herein and am competent to testify to them.
3. Attached to the Application as Exhibit "A" and/or "B" is a detailed statement of fees and expenses incurred in connection with my representation of the debtor in this matter.
4. I hereby swear and affirm that the statements, fees, and expenses listed in Exhibit "A" and/or "B" are true, accurate, and represent a reasonable accounting of the work performed, as well as any costs incurred on behalf of the debtor.
5. The fees and expenses detailed in Exhibit "A" and/or "B" are in accordance with customary rates for similar services and are fair, reasonable, and necessary under the circumstances of this Chapter 13 case.

FURTHER, AFFIANT SAYETH NAUGHT.



Thomas C. Rollins, Jr.

SUBSCRIBED AND SWORN TO BEFORE ME, this 15th day of April, 20 25, by

Thomas C. Rollins, Jr.



Notary Public

My Commission Expires _____

Exhibit "C"

